



Rithm School

Academic Catalog

2022

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Welcome. Thank you for your interest in Rithm Inc.

Rithm Inc. is a learning community and private institution, approved to operate by the The California Bureau for Private Postsecondary Education, that approval to operate means compliance with state standards as set forth in the California Code of Regulations. Rithm Inc. is dedicated to high quality web development education. We believe that the most effective learning happens when you're working in a close-knit group of people who share the same goals. We feel that community fosters accountability and helps ensure that everyone is making steady progress. Our mission is to help self-motivated students learn and grow together, building up an incredibly powerful skillset and a capacity for complex problem solving. Classes are conducted at our Rithm School campus, located at 500 Sansome Street, Suite 300, San Francisco, CA, 94111.

In our courses, we cover a lot of ground. The technologies we explore together are JavaScript, Python, Flask, SQL, React, Redux, CSS, and HTML. In order to move through our ambitious curriculum, we aim to accelerate our students' learning by keeping our classes small. With both a small class size and a low student-teacher ratio, we can ensure that all students have a tremendous amount of access to our instructional staff. This sort of individualized, high-quality attention provides our students with a tremendous amount of value.

Great educational experiences not only require great materials, but also great teachers and colleagues who can challenge and inspire one another. We firmly believe in the importance of the human side of education, and for that reason we will always maintain small classes, retain the best instructional staff available, and deliver the highest educational experience possible.

Rithm Inc.'s location in the heart of San Francisco's Financial District, at 500 Sansome Street, Suite 300, giving students access to one of the most beautiful parts of the city. The school is a stone's throw from the Embarcadero Center, which is home to a number of delicious restaurants. Rithm Inc. is also only a few blocks away from the North Beach neighborhood, which is consistently one of the warmest and sunniest places to be in all of San Francisco. We're only a brief walk from the Montgomery Street BART station, and there are lots of SF MUNI train and bus stops nearby.

Whether you are pursuing web development as a career or for personal growth, it is an exciting time to be learning to code. Growth in software development jobs is poised to grow by 17% between 2014 and 2024, much faster than average. Web developers are employed in a wide variety of settings and can enjoy a huge amount of flexibility in their careers. Learning web development at Rithm Inc. will help you build a solid foundation as a programmer, and you'll be ready for whatever path you choose.

We invite you to be in touch. As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment

agreement. Ask us more about our programs, meetups, and free educational materials. Please call or fax 415-474-4600 or visit our website, rithmschool.com, for more information. We look forward to hearing from you.

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at Address: 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834, P.O. Box 980818, West Sacramento, CA 95798-0818 , www.bppe.ca.gov, (888) 370-7589 or by fax (916) 263-1897.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's internet website <https://www.bppe.ca.gov/>.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION:

The transferability of credits you earn at Rithm Inc. is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the Full Stack Web Development Certificate you earn in Web Development is also at the complete discretion of the institution to which you may seek to transfer. If the Full Stack Web Development Certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Rithm Inc. to determine if your Full Stack Web Development Certificate will transfer.”

Rithm Inc. has not entered into an articulation or transfer agreement with any other college, institution or university.

Rithm Inc. does not recognize the ability to benefit ATB students at this time.

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{About Rithm Inc.}

Institutional Information

Rithm Inc. opened its doors in the fall of 2016. It's located in the heart of San Francisco's Financial District. It was founded by a group of experienced web development bootcamp instructors that had a few ideas about how to level-up coding education. The Rithm Inc. team leads several cohorts per year.

Mission

Rithm Inc. is a high-powered learning community that offers students an opportunity to build web development skills in JavaScript, Python, Flask, SQL, React, Redux, CSS, and HTML.

Rithm Inc.'s community is based on the shared values of integrity, motivation, respect, and technical achievement. The school seeks to support the intellectual curiosity, self-reliance, and desire for perpetual learning in instructors and students.

Rithm Inc.'s mission is to offer quality technical education in a small classroom setting. By limiting class size and maintaining a low student-teacher ratio, it's guaranteed that all students have a tremendous amount of access to the instructional staff. The tight-knit community fosters accountability and helps ensure that all students are making steady progress. At the end of Rithm Inc.'s full time program, students will be technically prepared for careers as web developers and will have had extensive job-readiness training.

Objectives

Rithm Inc.'s curriculum and culture has been designed to achieve its mission and desired educational impact. All elements of the classroom, curricula, and learning tools have been developed to support students as they grow their technical skill set and become full-stack web developers. Rithm Inc. has outlined the following objectives in order to ensure that all programs are aligned with the organization's mission.

1. Create a quality educational environment that promotes student growth.
2. Employ instructors who have substantial experience as educators and developers.
3. Set a high bar for academic achievement and provide supportive feedback.
4. Adjust curriculum on an as-needed basis to stay current with industry trends.

{Program Information}

Courses Offered

Rithm Inc. offers comprehensive training for students who are committed to developing a theoretical and working knowledge of web development. Rithm Inc.'s four-month immersive program covers all the essentials needed for becoming a successful, independent or employed web developer. All elements of the program are designed to give students a theoretical and practical understanding of web development topics.

Course Description and Objectives

Rithm Inc.'s Full Stack Development Program is intended to prepare students for a career in web development upon graduation from the course.

The program is taught in a five module format, each with specific content as highlighted below. The course has a four month duration. Students will be awarded a certificate of completion after successfully completing all graduation requirements for the program.

MODULE 1: Pre-work

- Terminal
- Git
- HTML
- CSS
- CSS Frameworks
- JavaScript Fundamentals
- DOM Manipulation

MODULE 2: Intermediate Front End Development

- jQuery
- Closures
- AJAX
- Recursion
- Problem Solving
- Design Patterns
- Asynchronous JavaScript
- ES2015

MODULE 3: Full Stack Web Development + Data Structures and Algorithms

- Problem Solving Patterns (Frequency counters, two pointers, sliding window, dynamic programming)
- Algorithms (Searching, sorting)
- Data Structures (Linked Lists, Stacks, Queues, Binary Search Trees, Heaps, Tries, Hash Tables, Graphs)
- Python
- SQL
- ORMs
- Redis
- Heroku
- Authentication
- React JS
- Redux

MODULE 4: Work on a Large Codebase

- Advanced Git
- Open Source
- Production Codebases

MODULE 5: Interview Prep/Career Placement

- Data Structures
- Algorithms
- Resume Prep
- LinkedIn / AngelList

By the end of this course students will be able to:

- Use the command line and shortcuts to quickly navigate the terminal
- Utilize git and Github for version control
- Build static websites using HTML and CSS
- Write dynamic browser-based applications with JavaScript
- Build web applications with Flask
- Use ERD to diagram database relationships
- Perform SQL operations for data manipulation and data definition
- Deploy applications with Heroku and Amazon Web Services
- Effectively utilize frameworks such as jQuery, Bootstrap, Flask, and Redux
- Configure relational databases with Redis and SQL
- Strategically utilize APIs
- Architect custom applications using MVC design principles

Class Size

Rithm Inc. will maintain an approximate 5:1 student-teacher ratio. This means with the current team of four instructors, all full-time classes will be capped at 20 students.

Required Study Time

Rithm Inc. is focused on not burning out students. We do not expect students to work 90-100 hours a week on material. Instead, we mandate that students be in class Monday through Friday from 9:15 am - 6:00 pm.

Changes in Programs or Policies

If there are changes in programs or policies, Rithm Inc. will give students notice at least two weeks before these changes take effect. Since the field of web development is constantly changing, the curriculum may slightly change, but students will have ample notice before any permanent changes are made.

Award of Credit For Prior Experiential Learning

Rithm Inc. does not offer an award of credit for prior experiential learning.

Admissions Policies

Rithm Inc.'s admission process is challenging and selective in order to ensure that enrolled students are prepared for the rigorous program. We currently do not accept credits earned from other institutions to be put toward our admissions process or program.

The process involves a written application, a phone call, timed coding challenge, and a technical interview. We require a familiarity with core computer programming concepts to ensure students have a suitable understanding of Rithm Inc.'s coursework. It's recommended that applicants complete Rithm Inc.'s free online JavaScript prep course to prepare for the timed coding challenge and technical interview. The code challenge and technical interview will cover the basics of JavaScript including variables, data types, conditional logic, iteration, arrays, objects, and functions.

Rithm Inc. requires applicants complete a technical interview to assess problem solving ability, required computer and typing skills, and a baseline understanding of computer programming. The application process is designed to determine whether the program is a good fit for an applicant and vice-versa.

Pre-Requisite Requirements:

- Basic computer and Internet skills
- The ability to type at least 25 words per minute
- Proficiency in the English language
- High school diploma or equivalent GED
- Students must be 18 years or older to enroll

All instruction at Rithm Inc. is conducted in English. Prospective students from other countries where the primary language is not English will need a passing score of at least 80 on the TOEFL IBT examination in order to enroll at Rithm Inc.

Prospective students must cover the cost of the examination, and provide proof of a satisfactory score before applying to Rithm Inc. For more information on TOEFL please visit their website: <http://www.ets.org/toefl>. Rithm Inc. cannot offer visa services for students from other countries.

After successfully completing Rithm Inc.'s application and final interview(s), students will either be offered a space in an upcoming cohort or encouraged to reapply in the future.

Students are considered enrolled after they've sent in their deposit and an executed student agreement. Once a student is admitted to Rithm Inc.'s program, they'll be given access to the prework via email.

Rithm Inc.'s Pre-work:

The pre-work introduces concepts related to Terminal Basics, Git/GitHub, HTML, CSS, and foundational JavaScript. Each topic comes with associated exercises and bonus assignments. The pre-work is the first module of Rithm Inc.'s five-module course and it is included in the program's tuition. No student is expected to master these concepts on their own, although it is expected that students thoroughly work through this material and complete all the exercises.

The pre-work is mandatory preparation and must be completed before the student's start date. The prework material will be hosted on our Student Information System (SIS) and contain self study material including lectures, slides, PDFs and video. Students are required to complete exercises to demonstrate their understanding of the material.

If a student's pre-work is incomplete at the start of their cohort, their admission will be revoked. In this case, Rithm Inc.'s cancellation/withdrawal policy will apply. Rithm Inc. is strict about this requirement in order to prevent any student from starting at a disadvantage on day one.

Graduation Requirements

- Complete 765 hours of in-class instruction and coding sprints
- Meet attendance requirement. Students are expected to attend all classes.
- Complete the professional project
- 100% of interview prep and pre-work problems
- 80% of homework assignments completed
- Maintain higher than a 65 GPA on all assessments

Grading System

Rithm Inc. will administer 10 assessments to students (one each week for the first ten weeks of the program) and grade assessments on a 100 point scale. Grades will be returned within 7 days. We will determine progress and standing as:

- Below expectations (average of 60 or less)
- Meets expectations (average of 60-85)
- Exceeds expectations (average of 85 or greater)

These scores will be calculated every week after an assessment is graded. If a student has two below expectations weeks, they will receive a warning. If a student has four below expectations, they will be removed from the program. If they are past four weeks, their tuition will be refunded on a pro-rated basis. For students who are below expectations and removed from the program in the first four weeks, they may re enroll in a future cohort pending a technical interview. Students who decide to re enroll will start the program again from the very beginning.

Satisfactory Academic Progress

If a student is at a “meets expectations” or “exceeds expectations,” they will be in good standing. This is determined on a weekly basis.

Placement Services

Rithm School has an Outcomes Team who provides 1:1 coaching during the program and after graduation to help prepare and support students through the job search. Students will schedule 30 minute 1:1 meetings with the Outcomes Team to discuss career goals and prepare job asset materials including a resume and cover letter. The Outcomes Team is available to help discuss salary negotiation and provide job assistance for alumni any time after graduation.

Rithm School has a network of companies that have previously hired graduates who seek to continue to hire software engineers. Rithm will offer introductions to alumni who are job seeking and are interested in opportunities at these companies. Rithm makes no guarantee to students that they will receive job offers from companies in the hiring partner network. Rithm does not receive any kind of compensation for connecting students with hiring partners.

{About the School}

Facilities and Equipment

Rithm Inc. is located on the third floor of a modern building in the San Francisco Financial District and includes a spacious classroom and student lounge areas (approximately 5,000 square feet of space). In addition to the classroom, the campus includes the school's administrative office, two student lounges, a fully stocked kitchen, and a resource library. Equipment that is available for student and staff use include pairing stations, external monitors (Dell brand, CN-0FJYC7-64180-711-ORDL-A03), whiteboarding tables and walls, overhead projectors (EPSON EX7240), audio equipment, and a never-ending supply of whiteboard markers.

Learning Resources

Rithm Inc.'s students are provided with several resources to support their learning experience during the program.

- Slack, a messaging app that students and instructors use to share information, resources, and advice
- GitHub, the home of Rithm Inc.'s curriculum. It is also used by students to collaborate with their peers, contribute to open source projects, and build their own portfolios

Students will be given access to the resources listed above upon acceptance into the program.

Academic Calendar

Rithm Inc. reserves the right to reschedule class at its discretion with advance notice to students.

Course	Event	Date
Rithm Web Development 1	First Day of Class	10/10/16
Rithm Web Development 1	Last Day of Class	12/30/16
Rithm Web Development 2	First Day of Class	1/16/17
Rithm Web Development 2	Last Day of Class	4/10/17
Rithm Web Development 3	First Day of Class	4/24/17
Rithm Web Development 3	Last Day of Class	7/17/17
Rithm Web Development 4	First Day of Class	7/31/17
Rithm Web Development 4	Last Day of Class	10/23/17
Rithm Web Development 5	First Day of Class	11/6/17
Rithm Web Development 5	Last Day of Class	1/29/18

Rithm Web Development 6	First Day of Class	2/19/18
Rithm Web Development 6	Last Day of Class	6/15/18

Rithm Web Development 7	First Day of Class	5/29/18
Rithm Web Development 7	Last Day of Class	9/21/19

Rithm Web Development 8	First Day of Class	9/10/18
Rithm Web Development 8	Last Day of Class	1/18/19

Rithm Web Development 9	First Day of Class	1/18/19
Rithm Web Development 9	Last Day of Class	4/17/19

Rithm Web Development 10	First Day of Class	1/28/19
Rithm Web Development 10	Last Day of Class	5/17/19

Rithm Web Development 11	First Day of Class	3/25/19
Rithm Web Development 11	Last Day of Class	7/12/19

Rithm Web Development 12	First Day of Class	6/3/19
Rithm Web Development 12	Last Day of Class	9/20/19

Rithm Web Development 13	First Day of Class	7/29/19
Rithm Web Development 13	Last Day of Class	11/15/19

Rithm Web Development 14	First Day of Class	1/6/2020
Rithm Web Development 14	Last Day of Class	4/24/2020

Rithm Web Development 15	First Day of Class	3/2/2020
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Rithm Web Development 15	Last Day of Class	6/19/2020
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Rithm Web Development 16	First Day of Class	5/11/2020
Rithm Web Development 16	Last Day of Class	8/28/2020

Rithm Web Development 17	First Day of Class	7/6/2020
Rithm Web Development 17	Last Day of Class	10/23/2020

Rithm Web Development 18	First Day of Class	9/10/2020
Rithm Web Development 18	Last Day of Class	1/18/2021

Rithm Web Development 19	First Day of Class	11/2/2020
Rithm Web Development 19	Last Day of Class	3/26/2021

Rithm Web Development 20	First Day of Class	2/15/2021
Rithm Web Development 20	Last Day of Class	6/11/2021

Rithm Web Development 21	First Day of Class	4/5/2021
Rithm Web Development 21	Last Day of Class	7/23/2021

Rithm Web Development 22	First Day of Class	6/21/2021
Rithm Web Development 22	Last Day of Class	10/8/2021

Rithm Web Development 23	First Day of Class	8/23/2021
Rithm Web Development 23	Last Day of Class	12/17/2021

Rithm Web Development 24	First Day of Class	10/25/2021
Rithm Web Development 24	Last Day of Class	4/3/2022

Rithm Web Development 25	First Day of Class	1/15/2022
Rithm Web Development 25	Last Day of Class	4/29/2022

Rithm Web Development 26	First Day of Class	3/7/2022
Rithm Web Development 26	Last Day of Class	6/24/2022

Rithm Web Development 27	First Day of Class	5/23/2022
Rithm Web Development 27	Last Day of Class	9/7/2022

Rithm Web Development 28	First Day of Class	7/11/2022
Rithm Web Development 28	Last Day of Class	11/1/2022

Rithm Web Development 29	First Day of Class	11/7/2022
Rithm Web Development 29	Last Day of Class	3/17/2023

Rithm Web Development 30	First Day of Class	2/20/2023
Rithm Web Development 30	Last Day of Class	6/9/2023

Rithm Web Development 31	First Day of Class	4/3/2023
Rithm Web Development 31	Last Day of Class	7/21/2023

Rithm Web Development 32	First Day of Class	6/26/2023
Rithm Web Development 32	Last Day of Class	10/13/2023

Rithm Web Development 33	First Day of Class	8/7/2023
Rithm Web Development 33	Last Day of Class	11/25/2023

Rithm Web Development 34	First Day of Class	9/11/2023
Rithm Web Development 34	Last Day of Class	1/20/2024

Rithm Web Development 35	First Day of Class	11/6/2023
Rithm Web Development 35	Last Day of Class	3/16/2024

Rithm Web Development 36	First Day of Class	12/4/2023
Rithm Web Development 36	Last Day of Class	4/7/2024

Rithm Web Development 37	First Day of Class	2/5/2024
Rithm Web Development 37	Last Day of Class	6/8/2024

Hours of Operation

Class Hours: Monday – Friday 9:30 am – 6:00 pm Pacific

Administrative Hours: Monday – Friday 9:30 am – 6:00 pm Pacific

Holidays

Rithm Inc. will be closed on the following federal holidays: New Year’s Day, Independence Day, Thanksgiving Day, and Christmas Day.

{Financials}

Tuition and Fees

Total charges for Rithm Inc.'s full time web development course is \$24,000. A \$3,000 non-refundable payment for deposit and Student Tuition Recovery Fund is due upon enrollment. For the remaining balance, students may pay all at once or in two or four installments (with a one-time financing fee of \$500).

Payment Type	Due Date
Non-refundable deposit, including STRF fee	Upon enrollment
Tuition <i>(if paid in full upfront)</i>	One week before class begins
Tuition <i>(if paying in two installments)</i>	<ol style="list-style-type: none">1. Installment #1 and financing fee: One week before class begins2. Installment #2: The first day of Week 8
Tuition <i>(if paying in four installments)</i>	<ol style="list-style-type: none">1. Installment #1 and financing fee: One week before class begins2. Installment #2: One month after Installment #13. Installment #3: One month after Installment #24. Installment #4: One month after Installment #3

There is no book, equipment, laboratory fee or rental fee of any kind.

Financial Assistance

Rithm Inc. does not participate in federal or state financial aid programs and does not provide financing through internal payment plans.

Rithm Inc. does not offer Income Share Agreements to residents of Colorado or West Virginia.

Rithm Inc. has partnered with Ascent to provide loans to students with interest rates ranging from 5 to 12% depending on the student's credit, employment history, and other internal factors. Rithm Inc. also offers two partial scholarships to help students with tuition including a diversity scholarship for underrepresented groups in technology, as well as a merit scholarship for highly qualified students.

Private Loans

If a student obtains a loan to pay for an education program, the student will have the responsibility to repay the full amount of the loan plus interest. Rithm Inc. is not eligible to participate in federal student financial assistance programs.

Method of Payment

Tuition can be paid by check, credit card, or ACH. Invoices are sent from bill.com.

Refund Policy

Rithm Inc. offers a full refund of tuition minus the nonrefundable deposit in the first four weeks. This is known as the “Seperate Ways Clause” and is offered to all admitted students. Rithm Inc. also reserves the right to remove a student from the program for failed assessments, or violations of the enrollment agreement or code of conduct.

Student Tuition Recovery Fund

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition. You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 1747 N. Market Blvd. Sacramento, CA 95834, (916) 431-6959 or (888) 370-7589. To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.

4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans. To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF. A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law. However, no claim can be paid to any student without a social security number or a taxpayer identification number.

{School Policies}

Intellectual Property

All course work, materials, projects, assessments and assignments that students create shall be subject to an MIT license, which is a free software license granting the right to use, study, share (copy), and modify proprietary software. In no event shall the authors or copyright holders be liable for any claim, damages, or other liability.

Attendance/Tardiness Policy

Students will be allotted two unexcused absences before being issued a warning. Unexcused absence is defined as a student not showing up on time for class at 9:15 AM without any prior notice to the Rithm Inc. staff. If placed on a warning, students must make up missed hours either in the evening after class or on a Saturday. No additional charges will incur. After three unexcused absences, students will be placed on a probationary period where they must not miss any additional class for the remainder of the program or they will be removed from the program. Once students reach three unexcused absences, a meeting will be scheduled with an instructor and the student to discuss that if there is one more unexcused absence, the student will be removed from the program.

After four unexcused absences students will be removed from the program. In the case of an emergency, students must notify a member of the Rithm Inc. team.

Leave/Re-Admittance Policy

In the case of an emergency, students may withdraw from the program and have their tuition refunded on a pro-rated basis.

Student's Right To Cancel

If a student has registered and enrolled in a cohort and needs to cancel, they have the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later, to receive a full refund or credit minus the \$3,000 non-refundable deposit. (Authority Cited: CEC94929(b)(5), CCR71750(c)(3). That deposit can be applied towards future classes if they choose to attend another class.

Cancellation shall occur when you give written notice via email to admissions@rithmschool.com, showing that you no longer wish to be bound.

If you received federal student financial aid funds, you are entitled to a refund of moneys not paid from federal student financial aid program funds. If you obtain a loan, you have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If the student defaults on a federal or state loan, both the following may occur:

(1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.

(2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

Withdrawal Procedures

1. A student who wishes to withdraw from Rithm Inc. on or after the commencement of classes should provide written notice by emailing our admissions team at admissions@rithmschool.com.
2. Rithm Inc. will administratively withdraw a student who misses four unexcused instructional days without an approved leave of absence. In such a case, the student's official withdrawal date is the student's last date of actual attendance.

Dismissal Policy

Rithm Inc. reserves the right to dismiss a student for unsatisfactory progress, failure to comply with the Rithm Inc. Code of Conduct, non-payment of tuition, or any other breach of the student's agreements with Rithm Inc. In such a case, the student's official dismissal date is the date on which the student violates the policy or agreement which provides the basis for termination.

Non-Discrimination & Non-Harassment Policy

Rithm Inc. will not tolerate any discrimination based on sex, medical condition, genetic information, marital status, sexual orientation, race, color, religion, ancestry, national origin, disability, or other categories protected by California and Federal law. If any student incurs any time of discrimination or harassment they are strongly advised to report it first to the Director of Admissions.

Student Complaint Procedure

Rithm Inc. students are encouraged to bring any grievances or complaints to the attention of the Rithm Inc. staff. Open communication is key to resolving emerging issues quickly and fairly. Rithm Inc. defines a grievance as a student's written complaint regarding their enrollment or treatment by staff or other students.

1. Bring the grievance to the attention of Rithm Inc.'s Director of Admissions.
2. If the grievance isn't adequately addressed, the student can bring the issue to the attention of the CEO.
3. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's internet Web site www.bppe.ca.gov.

No Retaliation Policy

Rithm Inc. will not retaliate against any individual who files a grievance of perceived harassment or discrimination. Any students that feel they have been subjected to any acts of retaliation should immediately report such conduct to the Director of Admissions.

Postponement Clause

The School may decide to postpone a program start date. Postponement of a starting date requires a written agreement signed by the student and the School. The agreement will set forth whether the postponement is for the convenience of the school or student, the deadline for the new start date, beyond which the start date will not be postponed. If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline in accordance with the School's refund policy and all applicable laws and rules.

Prior Credit Earned & Transferability

Transfer of credits for prior training will be evaluated on an individual case basis and students will be required to submit official transcripts for evaluation. Credit for Prior Training is at the discretion of the enrolling school's administration. Rithm Inc does not award credit for experiential learning. The transferability of credits you earn at Rithm Inc is at the complete discretion of an institution to which you may seek to transfer.

Acceptance of the certificate of completion you earn at Rithm, Inc is also at the complete discretion of the institution to which you may seek to transfer. If the (credits or degree, diploma, or certificate) that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Rithm Inc to determine if your certificate will transfer. Rithm Inc does not guarantee the transferability of its credits/certificates to any other institution.

Unfair or Deceptive Acts or Practices

Rithm Inc. does not participate in unlawful, unfair or fraudulent business act[s] or practice[s] or unfair, deceptive, untrue or misleading advertising. These prohibitions on false or misleading conduct also apply to commercial email messages as well as conventional advertisements.

Student Privacy and Information Security

All records, including academic and financial, including each student's name, address, e-mail address, telephone number and verification of high school completion or equivalency, or other documentation establishing the student's ability to do college level work will be kept securely stored in the office with additional electronic records in a secure folder within fire safe cabinets permanently. Our procedures for security and safekeeping of records include only granting

access of this information to the CEO, CAO and Director of Admissions, as well as password protecting everything and securely storing user information. We also will never store any financial (credit card / bank account) as well as personal (social security) information. All student records are readily available for inspection and copying during normal business hours by the Bureau and any entity authorized to conduct investigations.

{Student Services}

Foreign Visa and ESL

Rithm Inc. does not provide visa services for international students. Rithm Inc. does not offer ESL classes. Since all instruction occurs in English, English language proficiency is essential. Rithm Inc. determines English proficiency by conversational ability in an interview or receipt of the TOEFL exam with a score of 550 or better for the paper-based-test or 80 or better for the Internet-based test.

Students Seeking Reasonable Accommodations

Rithm Inc. does not offer housing or assume responsibility for student housing. Rithm Inc. may work to help students find accommodations but does not guarantee this service. Students can expect to sublet a room in nearby San Francisco neighborhoods for ~\$1,000-\$1,200 a month.

Career Services

Rithm Inc. graduates will receive 3 weeks of career services including technical interview prep, behavior interview prep, data structures and algorithms classes as well as mock interviews. Post-graduation, graduates will meet with Rithm Inc.'s Career Coach once a week, indefinitely, until employment is secured.

Graduates can expect to apply for the following employment as provided by the United States Department of Labor's Standard Occupational Classification codes:

1. 15-1251 Computer Programmers
2. 15-1252 Software Developers
3. 15-1253 Software Quality Assurance Analysts and Testers
4. 15-1254 Web Developers
5. 15-1255 Web and Digital Interface Designers

Retention of Student Records

Student records are permanently maintained electronically and are readily available. We collect the following information:

- (1) Student identification number,
- (2) First and last names,
- (3) Age (if voluntarily supplied by student),
- (4) Gender (if voluntarily supplied by student),
- (5) Ethnicity (if voluntarily supplied by student),
- (3) Email address,
- (4) Local or mailing address,
- (5) Address at the time of enrollment,
- (6) Home address,

- (7) Date enrollment agreement signed, and, if applicable, withdrawal from the institution, leaves of absence, and graduation,
- (8) Courses and course costs,
- (9) Amount of STRF assessment collected,
- (10) Quarter in which the STRF assessment was remitted to the Bureau,
- (11) Third-party payer identifying information,
- (12) Total institutional charges charged, and
- (13) Total institutional charges paid.
- (14) Copies of all documents signed by the student, including contracts, instruments of indebtedness, and documents relating to financial aid
- (15) A transcript showing course completion, or were attempted but not completed, and the dates of completion or withdrawal; the courses or other educational programs that were completed, or were attempted but not completed, and the dates of completion or withdrawal; The name, address, website address, and telephone number of the institution; a document showing the total amount of money received from or on behalf of the student and the date or dates on which the money was received; a document specifying the amount of a refund, including the amount refunded for tuition and the amount for other itemized charges, the method of calculating the refund, the date the refund was made, and the name and address of the person or entity to which the refund was sent; copies of any official advisory notices or warnings regarding the student's progress; and complaints received from the student.

Student Agreements

1. Be here, and be on time.
2. Do the work.
3. Respect staff and students.
4. No smoking, drugs or alcohol.
5. Approved guests only.
6. Respect the space.

For an in depth look at these agreements, please review Rithm Inc.'s Code of Conduct.

{General Information}

Appendix A: Management

Elie Schoppig - Co-founder, CEO, COO

Before founding Rithm Inc., Elie was a Lead Instructor at Galvanize and General Assembly. Before his involvement with education at coding schools, he co-founded an education startup which raised angel financing and participated in accelerator programs in Providence and Boston. He previously worked at Deloitte as a consultant in their Enterprise Risk Services division where he valued Mortgage Backed Securities, Asset Backed Securities, and Commercial Mortgage Backed Securities. He is a Chartered Alternative Investment Analyst and a Chartered Financial Analyst Level III candidate. His in-depth knowledge of finance, accounting, fundraising, and startup economics along with his education background make him a highly qualified candidate to start a programming school. He graduated with Bachelors of Science with Honors in Finance from Rutgers University.

Appendix B: Faculty

Elie Schoppig - Co-Founder, CEO, COO

Before founding Rithm Inc., Elie was a Lead Instructor at Galvanize and General Assembly. Over the course of the last 7 years, Elie has helped support hundreds of students through full-time immersive programs. He is passionate about writing curriculum and teaching through examples to make complex concepts easily accessible. As a self-taught developer, he's experienced firsthand the professional and personal growth that comes with learning how to code. He started exploring web development and just hasn't stopped. He is passionate about and experienced at learning new technologies, but JavaScript is his first love. He has had experience working on a number of development teams and previously co-founded an education startup in 2012.

Dr. William Joel Burton - VP of Education

Most recently, Joel was the Vice President of Education at Hackbright Academy, an all-women immersive coding school. There, he led the education team that delivered both the Hackbright Fellowship and their evening part-time program, and was the primary author of their curriculum. Prior to that, he worked for over a decade as a consultant engineering manager for clients, primarily focusing on Python-based application development and data optimization. During this time, he also taught dozens on week-long and two week-long courses on open source development, with thousands of students participating, in 19 countries. Prior to that, he worked as an engineer at Apple, and as a Director of Information Systems and Security at Planned Parenthood.

Appendix B: Ownership and Accreditation

Ownership

The owners of Rithm Inc. include the two co-founders and investors.

Accreditation

Rithm Inc. is not accredited by an accreditation body recognized by the U.S. Department of Education.

Appendix C: Specific Disclosures required by the California BPPE

Bankruptcy Disclosure

Rithm Inc. does not have a pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition in bankruptcy within the preceding five years, and has not had a petition of bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C Sec. 1101, et seq.).